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## TELECOPY

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Date: December 7, 2005		
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Application No. 10/083,169 Filed February 26, 2002 Attorney Docket No. 042933/299815		
N	umber of Pages: (including co	over page) 11
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**PATENT** 

### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.:

10/083,169

Confirmation No.: 5147

Applicant(s):

Pctri Hyyppa et al. February 26, 2002

Filed: Art Unit:

2686

Examiner:

Iqbal, Khawar

Title:

ELECTRONIC TRANSACTIONS

Docket No.: 042933/299815 Customer No.: 00826

Mail Stop: AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

#### AMENDMENT AFTER FINAL UNDER 37 C.F.R. § 1.116

Sir:

In response to the Office Action dated September 7, 2005, please amend the aboveidentified application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks begin on page 6 of this paper.